IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

David J. Long, et al.

Confirmation No.: 3702

Serial No.: 10/040,499

Examiner: Pham, C.

Filing Date: December 28, 2001

Group Art Unit: 2192

Title: POLICIES ON A PER INSTANCE BASIS

AMENDMENT AND RESPONSE TRANSMITTAL

Mail Stop AF Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

Transmitted herewith is an Amendment in the above identified application.

 \aleph

No additional fee is required. Also attached: Postcard.

The fee has been calculated as shown below:

14 S. 1 14 15 15 15 15 15 15 15 15 15 15 15 15 15	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	27	74	0	\$50.00 =	\$0.00
Independent Claims	2	6	0	\$200.00 =	\$0.00
Multiple claims newly presented					\$0.00
		Fee for extension of time			\$0.00
		TOTAL FEE DUE			\$0.00

The Commissioner is hereby authorized to charge payment of any fees associated with this communication or credit any overpayment, to Deposit Account No. <u>50-1302</u>, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully submitted,

HICKMAN PALERMO TRUONG & BECKER LLP

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Date: Facsimile: (408) 414-1076 CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop AF, Commissioner for

Patents, P. O. Box 1450, Alexandria, VA 22313-1450

OID-2001-127-01

Docket No. 50277-1768



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RESPONSE

Sir:

This is in response to the Final Office Action mailed September 20, 2005 (Part of Paper No./Mail Date 20050912), the shortened statutory period for which runs until December 20, 2005. Please reconsider the subject application based on the remarks presented below.

Remarks begin on page 2 of this paper.